

Fill in this information to identify the case:

Debtor 1 Terry John Luft

Debtor 2 Sharon Lyn Luft
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio

Case number 2:17-bk-57071

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association
Name of creditor: as Trustee of Cabana Series III Trust

Court claim no. (if known): 3-1

Last 4 digits of any number you use to
identify the debtor's account: 2 8 2 3

Date of payment change:

Must be at least 21 days after date
of this notice

02/01/2020**New total payment:**\$ 551.93

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 92.19New escrow payment: \$ 96.89**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Terry John Luft
First Name Middle Name Last Name

Case number (if known) 2:17-bk-57071

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ D. Anthony Sottile

Signature

Date 12/20/2019

Print: D. Anthony Sottile
First Name Middle Name Last Name

Title Attorney for Creditor

Company Sottile & Barile, Attorneys at Law

Address 394 Wards Corner Road, Suite 180
Number Street
Loveland OH 45140
City State ZIP Code

Contact phone 513-444-4100

Email bankruptcy@sottileandbarile.com

SN Servicing Corporation
 323 FIFTH STREET
 EUREKA, CA 95501
 For Inquiries: (800) 603-0836
 Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: December 06, 2019

TERRY LUFT
 19228 DEERBERRY LN
 ROCKBRIDGE OH 43149

Loan: [REDACTED]

Property Address:
 13540 MIDDLEFORD ROAD
 ROCKBRIDGE, OH 43149

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Feb 2019 to Jan 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Feb 01, 2020:
Principal & Interest Pmt:	455.04	455.04
Escrow Payment:	92.19	96.89
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$547.23	\$551.93

Escrow Balance Calculation	Feb 01, 2020
Due Date:	Feb 01, 2020
Escrow Balance:	147.41
Anticipated Pmts to Escrow:	0.00
Anticipated Pmts from Escrow (-):	84.08
Anticipated Escrow Balance:	\$63.33

Date	Payments to Escrow Anticipated	Actual	Payments From Escrow Anticipated	Actual	Description	Escrow Balance Required	Actual
					Starting Balance	361.41	(239.05)
Feb 2019	82.76		271.04		* County Tax	173.13	(239.05)
Feb 2019		82.58	37.59		* Forced Place Insur	135.54	(156.47)
Feb 2019				37.41	* Escrow Disbursement	135.54	(193.88)
Mar 2019	82.76	92.19	37.59		* Forced Place Insur	180.71	(101.69)
Mar 2019				44.48	* Escrow Disbursement	180.71	(146.17)
Apr 2019	82.76	368.76	37.59		* Forced Place Insur	225.88	222.59
Apr 2019				44.37	* Escrow Disbursement	225.88	178.22
May 2019	82.76	92.19	37.59		* Forced Place Insur	271.05	270.41
May 2019				43.93	* Escrow Disbursement	271.05	226.48
Jun 2019	82.76		37.59		* Forced Place Insur	316.22	226.48
Jun 2019				43.82	* Escrow Disbursement	316.22	182.66
Jun 2019				329.12	* County Tax	316.22	(146.46)
Jul 2019	82.76		271.04		* County Tax	127.94	(146.46)
Jul 2019		184.38	37.59		* Forced Place Insur	90.35	37.92
Jul 2019				43.82	* Escrow Disbursement	90.35	(5.90)
Aug 2019	82.76	92.19	37.59		* Forced Place Insur	135.52	86.29
Aug 2019				43.60	* Escrow Disbursement	135.52	42.69
Sep 2019	82.76	92.19	37.59		* Forced Place Insur	180.69	134.88
Sep 2019				43.48	* Escrow Disbursement	180.69	91.40
Oct 2019	82.76	92.19	37.59	43.37	* Forced Place Insur	225.86	140.22
Nov 2019	82.76	92.19	37.59	42.96	* Forced Place Insur	271.03	189.45
Dec 2019	82.76		37.59	42.04	* Forced Place Insur	316.20	147.41
Jan 2020	82.76		37.59		* Forced Place Insur	361.37	147.41
					Anticipated Transactions	361.37	147.41
Dec 2019				42.04	Forced Place Insur		105.37

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 993.16. Under Federal law, your lowest monthly balance should not have exceeded 165.53 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: December 06, 2019

TERRY LUFT

Loan: XXXXXXXXXX**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	63.33	438.85
Feb 2020	96.89	329.12	County Tax	(168.90)	206.62
Feb 2020		42.04	Forced Place Insur	(210.94)	164.58
Mar 2020	96.89	42.04	Forced Place Insur	(156.09)	219.43
Apr 2020	96.89	42.04	Forced Place Insur	(101.24)	274.28
May 2020	96.89	42.04	Forced Place Insur	(46.39)	329.13
Jun 2020	96.89	42.04	Forced Place Insur	8.46	383.98
Jul 2020	96.89	329.12	County Tax	(223.77)	151.75
Jul 2020		42.04	Forced Place Insur	(265.81)	109.71
Aug 2020	96.89	42.04	Forced Place Insur	(210.96)	164.56
Sep 2020	96.89	42.04	Forced Place Insur	(156.11)	219.41
Oct 2020	96.89	42.04	Forced Place Insur	(101.26)	274.26
Nov 2020	96.89	42.04	Forced Place Insur	(46.41)	329.11
Dec 2020	96.89	42.04	Forced Place Insur	8.44	383.96
Jan 2021	96.89	42.04	Forced Place Insur	63.29	438.81
	<u>\$1,162.68</u>	<u>\$1,162.72</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 109.71. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 193.79 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 63.33. Your starting balance (escrow balance required) according to this analysis should be \$438.85. This means you have a shortage of 375.52. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 1,162.72. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation Document Page 6 of 7

Unadjusted Escrow Payment	96.89
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$96.89</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
COLUMBUS DIVISION**

In Re:

Case No. 2:17-bk-57071

Terry John Luft
Sharon Lyn Luft

Chapter 13

Debtors.

Judge Jeffery P. Hopkins

CERTIFICATE OF SERVICE

I certify that a copy of the foregoing Notice of Mortgage Payment Change was served **electronically** on December 20, 2019 through the Court's ECF System on all ECF participants registered in this case at the e-mail address registered with the Court

And by **ordinary U.S. Mail** on December 20, 2019 addressed to:

Terry John Luft, Debtor
19228 Deerberry Lane
Rockbridge, OH 43149

Sharon Lyn Luft, Debtor
19228 Deerberry Lane
Rockbridge, OH 43149

Respectfully Submitted,

/s/ D. Anthony Sottile

D. Anthony Sottile (0075101)
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Loveland, OH 45140
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Attorney for Creditor